

UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF WASHINGTON
AT TACOMA

UNITED STATES OF AMERICA,

Plaintiff,

v.

HEIDI CONWAY, *also known as*
HEIDI BOMHOFF,

Defendant.

No. 3:18-cv-5922

COMPLAINT

Plaintiff, the United States of America, by and through its undersigned attorneys, brings this complaint against Defendant HEIDI CONWAY, also known as HEIDI BOMHOFF, and alleges the following:

I. NATURE OF THIS ACTION

1. Starting as early as 2013 and continuing to the present, Defendant has conducted financial transactions with large sums of illegally obtained money, knowing that her transactions are designed to conceal the nature, source, location, ownership, and control of proceeds. Defendant's conduct includes knowingly receiving money obtained via fraud and then immediately transmitting the same money to accomplices. Defendant has transmitted money to and from accomplices in Ghana, Nigeria, Germany, Canada, and the United States.

1 knowing that her transactions are designed to conceal the schemes, and structuring her cash
2 transactions in an effort to prevent the filing of required financial transaction reports.
3 Defendant receives financial compensation for this conduct, often by transmitting to her
4 accomplices slightly smaller amounts than she receives and keeping the difference for herself.

5 **(1) Money laundering and international money laundering**

6 8. Beginning at least as early as 2013, Defendant has knowingly and willingly
7 accepted hundreds of thousands of dollars from multiple sources and then transmitted most of
8 that money to accomplices.

9 9. During 2013 alone, Defendant transmitted tens of thousands of dollars, in
10 dozens of transmissions, to accomplices in Ghana and Nigeria.

11 10. Starting at least as early as 2015, Defendant began accepting money, totaling in
12 the hundreds of thousands of dollars, from accomplices in Canada. From 2015 through at least
13 2017, Defendant continued transmitting money (received from accomplices in Canada and
14 elsewhere) to Ghana and Nigeria. Beginning at least as early as 2017, Defendant has also been
15 transmitting money to accomplices in the United States and Germany.

16 11. From at least as early as November 2017 through at least as late as August 2018,
17 Defendant received over \$120,000 in wire transfers from an accomplice in Canada—an average
18 of approximately \$12,000 per month.

19 12. Defendant has typically retained a portion of the money from each transmission
20 as remuneration for her services.

21 **(2) Using third party's name to conceal**

22 13. From at least as early as November 2017 and through at least as late as August
23 2018, Defendant has caused a Canadian accomplice to send more than a dozen international

1 wires, totaling over \$120,000, for deposit into an account held in the name of one of
2 Defendant's relatives.

3 14. The international wires into this account specifically designate the beneficiary
4 by name as Defendant's relative. Although the wires designate Defendant's relative as the
5 beneficiary, the moneys are intended, in truth and fact, to be accessed by Defendant and
6 promptly transmitted to her accomplices.

7 **(3) Structuring**

8 15. Defendant engaged in conduct designed to cause domestic financial institutions
9 to fail to file a report required under 31 U.S.C. § 5313(a), and the regulations promulgated
10 thereunder. Defendant repeatedly caused and attempted to cause her cash withdrawals, and
11 those of her relative, to be structured in amounts designed to avoid this transaction reporting
12 requirement.

13 16. For example, on June 1, 2017, \$25,000 was wired into an account controlled by
14 Defendant. On three consecutive business days, Defendant withdrew (or caused her relative to
15 withdraw) the same \$25,000 in three cash withdrawals under or precisely at the \$10,000
16 reporting threshold: a cash withdrawal of \$5,000 the same day the incoming wire was
17 deposited; a second cash withdrawal the second business day of precisely \$10,000; and a third
18 cash withdrawal on the third business day, again for precisely \$10,000.00.

19 **B. Defendant's Knowledge of Fraud, Intent to Conceal the Nature, Source, Location,**
20 **Ownership, or Control of Proceeds, and Intent to Evade Transaction Reporting**
21 **Requirements**

22 17. On information and belief, Defendant has engaged in the financial transactions
23 alleged in Paragraphs 7 through 16 with the knowledge that the moneys she receives from and
transmits to accomplices are obtained by fraud schemes or other specified unlawful activity.

1 18. On information and belief, Defendant has engaged in the financial transactions
2 alleged in Paragraphs 7 through 16 with the intent to conceal the nature, source, location,
3 ownership, or control of proceeds.

4 19. On information and belief, Defendant has engaged in the financial transactions
5 alleged in Paragraphs 15 and 16 with the intent to evade transaction reporting requirements.

6 **C. Harm to the United States**

7 20. The United States is suffering continuing and substantial injury from
8 Defendant's banking law violations.

9 21. Defendant is continuing to facilitate her banking law violations. Absent
10 injunctive relief by this Court, Defendant will continue to cause continuing and substantial
11 injury to the United States and victims.

12 **COUNT I**
13 **(18 U.S.C. § 1345 – Injunctive Relief)**

14 22. The United States re-alleges and incorporates by reference Paragraphs 1 through
15 21 of this Complaint as though fully set forth herein.

16 23. By reason of the conduct described herein, Defendant has committed, is
17 committing, and is about to commit banking law violations as defined in 18 U.S.C. § 3322(d),
18 including money laundering with intent to conceal in violation of 18 U.S.C. § 1956(a)(1)(B)(i),
19 money laundering with intent to evade transaction reporting requirements in violation of
20 18 U.S.C. § 1956(a)(1)(B)(ii), international money laundering with intent to conceal in
21 violation of 18 U.S.C. § 1956(a)(2)(B)(i), international money laundering with intent to evade
22 transaction reporting requirements in violation of 18 U.S.C. § 1956(a)(2)(B)(ii), and structuring
23 cash transactions to evade transaction reporting requirements in violation of 31 U.S.C. § 5324.

Respectfully submitted this 13th day of November, 2018.

ANNETTE HAYES
United States Attorney

s/ Kayla C. Stahman
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GUSTAV W. EYLER
Acting Director
Consumer Protection Branch

/s/ Daniel K. Crane-Hirsch
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United States Department of Justice
P.O. Box 386
Washington, DC 20044
Tel.: 202-616-8242
Fax: 202-514-8742
Email: daniel.crane-hirsch@usdoj.gov

Counsel for United States of America

CERTIFICATE OF SERVICE

The undersigned hereby certifies that he is an employee in the Office of the United States Attorney for the Western District of Washington and is the person of such age and discretion as to be competent to serve papers;

It is further certified that on this day, I mailed by United States Postal Service said pleading to Defendant, addressed as follows:

Heidi Conway
4427 Wishkah Rd.
Aberdeen, WA 98520

Dated this 13th day of November, 2018.

/s/ Thomas Everett

THOMAS EVERETT

Paralegal

United States Attorney's Office

700 Stewart Street, Suite 5220

Seattle, Washington 98101-1271

Phone: (206) 553-2262

Fax: (206) 553-0882

E-mail: thomas.everett@usdoj.gov

JS 44 (Rev. 06/17)

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS

UNITED STATES OF AMERICA

(b) County of Residence of First Listed Plaintiff _____
(EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorneys (Firm Name, Address, and Telephone Number)
Kayla Stahman, Assistant United States Attorney
United States Attorney's Office
700 Stewart St. Suite 5220, Seattle, WA 98102, 206-553-7970

DEFENDANTSHEIDI CONWAY, also known as
HEIDI BOMHOFF

County of Residence of First Listed Defendant Grays Harbor
(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF
THE TRACT OF LAND INVOLVED.

Attorneys (If Known)

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- ☒ 1 U.S. Government Plaintiff
☐ 2 U.S. Government Defendant
☐ 3 Federal Question (U.S. Government Not a Party)
☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- | | PTF | DEF | | PTF | DEF |
|---|----------------------------|----------------------------|---|----------------------------|----------------------------|
| Citizen of This State | <input type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business In This State | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business In Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

IV. NATURE OF SUIT (Place an "X" in One Box Only)

Click here for: Nature of Suit Code Descriptions.

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES	
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excludes Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury <input type="checkbox"/> 362 Personal Injury - Medical Malpractice	PERSONAL INJURY <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 367 Health Care/Pharmaceutical Personal Injury Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 690 Other LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Management Relations <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 751 Family and Medical Leave Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Employee Retirement Income Security Act IMMIGRATION <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 465 Other Immigration Actions	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 PROPERTY RIGHTS <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 835 Patent - Abbreviated New Drug Application <input type="checkbox"/> 840 Trademark SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) FEDERAL TAX SUITS <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	<input type="checkbox"/> 375 False Claims Act <input type="checkbox"/> 376 Qui Tam (31 USC 3729(a)) <input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 850 Securities/Commodities/Exchange <input checked="" type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 896 Arbitration <input type="checkbox"/> 899 Administrative Procedure Act/Review or Appeal of Agency Decision <input type="checkbox"/> 950 Constitutionality of State Statutes

V. ORIGIN (Place an "X" in One Box Only)

- ☒ 1 Original Proceeding
☐ 2 Removed from State Court
☐ 3 Remanded from Appellate Court
☐ 4 Reinstated or Reopened
☐ 5 Transferred from Another District (specify)
☐ 6 Multidistrict Litigation - Transfer
☐ 8 Multidistrict Litigation - Direct File

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

18 U.S.C. § 1345

Brief description of cause:

Injunction for money laundering, structuring, fraud

VII. REQUESTED IN COMPLAINT:

☐ CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.

DEMAND \$

CHECK YES only if demanded in complaint:

JURY DEMAND: ☐ Yes ☒ No**VIII. RELATED CASE(S) IF ANY**

(See instructions):

JUDGE

DOCKET NUMBER

DATE

11/13/2018

SIGNATURE OF ATTORNEY OF RECORD

FOR OFFICE USE ONLY

RECEIPT #

AMOUNT

APPLYING IFP

JUDGE

MAG. JUDGE

UNITED STATES DISTRICT COURT FOR THE
WESTERN DISTRICT OF WASHINGTON
AT SEATTLE

UNITED STATES OF AMERICA,

NO.

Plaintiff

v.

**[PROPOSED] CONSENT DECREE AND
FINAL JUDGMENT**

HEIDI CONWAY, *also known as*
HEIDI BOMHOFF,

Defendant.

CONSENT DECREE AND FINAL JUDGMENT

Plaintiff, United States of America (“Plaintiff”), commenced the above-captioned action in this Court on this date with a complaint pursuant to 18 U.S.C. § 1345, alleging that Defendant, Heidi Conway, also known as Heidi Bomhoff, is committing or about to commit a banking law violation as defined in 18 U.S.C. § 3322(d), including money laundering in violation of 18 U.S.C. § 1956(a)(1)(B) and international money laundering in violation of 18 U.S.C. § 1956(a)(2)(B).

Plaintiff and Defendant, *pro se*, wish to resolve Plaintiff’s allegations without litigation and jointly request and consent to the entry of this Stipulated Consent Decree and Final Judgment (“Consent Decree”) without Defendant’s admission of liability or wrongdoing.

1 Defendant has entered into this Consent Decree freely and without coercion. Defendant
2 further acknowledges that she has read the provisions of this Consent Decree, understands them,
3 and is prepared to abide by them.

4 **IT IS HEREBY ADJUDGED, ORDERED, AND DECREED as follows:**

5 1. This Court has jurisdiction over this matter and the parties pursuant to
6 18 U.S.C. § 1345 and 28 U.S.C. §§ 1331 and 1345. Venue is proper in this District under
7 28 U.S.C. § 1391(b) and (c).

8 2. Defendant neither admits nor denies the allegations in the Complaint. Only for
9 purposes of this action, Defendant admits the facts necessary to establish jurisdiction.

10 3. For purposes of this Consent Decree:

11 a. “Defendant” means Heidi Conway, also known as Heidi Bomhoff.

12 b. “Person” means an individual, a corporation, a partnership, or any other
13 entity.

14 c. “Funds” include any currency, check, money order, stored value card,
15 stored value card numbers, bank wire transmission, or other monetary value.

16 d. “Money transmitting business” refers to a person who, for a fee, receives
17 funds from one person for the purpose of transmitting the funds, or providing access to the
18 funds, to another person.

19 e. “Fee” refers to a payment or compensation of any kind regardless of how
20 the payment or compensation is labeled, including but not limited to processing fees,
21 service fees, expediting fees, purchase fees, nominal fees, symbolic payments, gifts and
22 gratuities.
23

1 f. Upon entry of this Decree, Defendant is permanently prohibited and
2 enjoined from, directly or indirectly, assisting, facilitating, or participating in any money
3 transmitting business.

4 4. Within five (5) days after entry of this Consent Decree, the Defendant is ordered
5 to submit to Postal Inspector Amy J. Kerkof a written acknowledgement of receipt of this
6 Consent Decree sworn under penalty of perjury. The statement shall be addressed to:

7 U.S. Postal Inspector Amy J. Kerkof
8 U.S. Postal Inspection Service
9 P.O. Box 400
 Seattle, WA 98111
 206-442-6132 (desk)

10 5. The Consent Decree shall not be modified except in writing by Plaintiff and the
11 Defendant and approved by the Court.

12 6. This Consent Decree shall constitute a final judgment and order in this action.

13 7. This Court retains jurisdiction of this action for the purpose of enforcing or
14 modifying this Consent Decree and for the purpose of granting such additional relief as may be
15 necessary or appropriate.

16
17 **DONE AND ORDERED** in Chambers at Seattle, Washington, this _____ day of

18 _____, 2018.
19
20
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1 **APPROVED AND ENTERED BY THIS COURT**

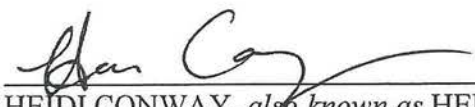
2 Dated this ____ day of _____, 2018.

3 _____
4 HONORABLE _____
United States District Judge

5 We hereby consent to the entry of the foregoing Decree:

6 **FOR DEFENDANT HEIDI CONWAY, a/k/a**
7 **HEIDI BOMHOFF**

8 Dated: November 5, 2018

9 
HEIDI CONWAY, ~~also~~ known as HEIDI
BOMHOFF

10 **FOR PLAINTIFF THE UNITED STATES OF**
11 **AMERICA**

12 ANNETTE HAYES
United States Attorney

13 Dated: November 13, 2018

14 By: s/ Kayla C. Stahman
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3 Consumer Protection Branch

4 By: /s/ Daniel K. Crane-Hirsch
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13 Counsel for United States of America
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